

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

In re:

Case No. 15-40523

JAYNE M. VANBELLE,

Chapter 7

Debtor.

Judge Thomas J. Tucker

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**ORDER DISMISSING CASE**

On January 16, 2015, the Debtor filed a voluntary petition for relief under Chapter 7, commencing this case. On February 2, 2015, Debtor filed a "Certificate of Counseling" (Docket # 15), which states that on January 26, 2015, Debtor received "an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111."

Debtor is not eligible to be a debtor in this case under 11 U.S.C. § 109(h)(1). That provision provides in relevant part, that

an individual may not be a debtor under this title unless such individual has, during the 180-day period ending on the date of filing the petition by such individual, received from an approved nonprofit budget and credit counseling agency described in section 111(a) an individual or group briefing (including a briefing conducted by telephone or on the Internet) that outlined the opportunities for available credit counseling and assisted such individual in performing a related budget analysis.

Debtor only received a credit counseling briefing ten days *after* filing the bankruptcy petition. With exceptions not applicable here, 11 U.S.C. § 109(h)(1) requires a debtor to obtain a credit counseling briefing *on or before* the date of filing the bankruptcy petition.

Accordingly,

IT IS ORDERED that this case is dismissed.

**Signed on February 03, 2015**

/s/ Thomas J. Tucker

**Thomas J. Tucker**

**United States Bankruptcy Judge**